STATE OF ARIZONA

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

AUG 2 7 1999

DEPT. OF INSURANCE

In the Matter of:)	Docket No. 98A-108-INS
)	
RICHARD ALLEN WHITE dba,)	ORDER DENYING
CITY HALL BAIL BONDS,)	MOTION FOR REHEARING
)	
Respondent.)	
)	
)	

IT IS ORDERED denying Respondent's April 16, 1999 Motion for Rehearing.

By modifying the Administrative Law Judge's ("ALJ's") findings and conclusions I did not substitute my assessment of the Respondent's demeanor for the ALJ's. Even though the ALJ used the term "credible" to support his finding of a lack of intent to deceive, the issue is not one of demeanor but whether that is a logical conclusion to draw from the facts as found by the ALJ. I merely applied logic and my lawful discretion to determine that the ALJ's own factual findings contradict his characterization of Respondent's assertion as "credible". In any event, even without modification, the ALJ's findings and conclusions put it within my discretion to suspend Respondent's license for 12 months, and I affirm that order

NOTIFICATION OF RIGHTS

The final decision of the Director may be appealed to the Superior Court of Maricopa County for judicial review pursuant to A.R.S. §§ 20-166 and 41-1092.08. A party filing an appeal must

1	notify the Office of Administrative Hearings of the appeal within ten days after filing the complaint
2	commencing the appeal, pursuant to A.R.S. § 12-904(B).
3	DATED this Hay of August, 1999
4	
5	Charles R. Cohen
6	Director of Insurance
7	A copy of the foregoing mailed
8	this 27 day of August, 1999
9	Sara M. Begley, Deputy Director Gerrie L. Marks, Exec. Assistant for Regulatory Affairs
10	Catherine O'Neil, Legal Affairs Officer
11	John Gagne, Assistant Director Arnold Sniegowski, Investigations Supervisor
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5	Newark, NJ 0/102-320/			
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